

**Information to identify the case:**

Debtor 1	<u>Jesus G. Palacios</u>	Social Security number or ITIN	xxx-xx-1520
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joyce Palacios</u>	Social Security number or ITIN	xxx-xx-1960
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-29976-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesus G. Palacios

Joyce Palacios

10/10/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jesus G. Palacios  
 Joyce Palacios  
 Debtors

Case No. 13-29976-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db/jdb  
 cr +Jesus G. Palacios, Joyce Palacios, 20 Van Liew Avenue, Milltown, NJ 08850-1121  
 +CitiMortgage Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Ditech Financial LLC fka Green Tree Servicing LLC, P. O. Box 9013, Addison, TX 75001-9013  
 cr +TD Bank, c/o Cohn Lifland, Park 80 Plaza West One, 250 Pehle Avenue, Suite 401,  
 Saddle Brook, NJ 07663-5832  
 514207221 Able Medical Transportation, Inc, C/O Transworld Systems, Inc, Raritan Plaza II #A 23,  
 Edison, NJ 08837  
 514207224 +CACH,LLC, C/O Kentwoth Law Group, 5050 Palo Verde Street, Suite 116,  
 Montclair, CA 91763-2333  
 514417703 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 514459414 CITIMORTGAGE, INC, P.O. BOX 688971, SIOUX FALLS, SD 57117-6030  
 514207226 +Citibank, C/O United Collection Breau, 5620 Southwyck Blvd. Suite 206,  
 Toledo, OH 43614-1501  
 514207227 +Citibank, NA, C/O GC Services ,LP, 6330 Gulfton, Houston, TX 77081-1108  
 514207228 +Citicopr. Mortgage, PO BOX 183040, Columbus, OH 43218-3040  
 514461089 Citimortgage Inc, POB 6030, Sioux Falls, SD 57117-6030  
 514207231 +Department Stores National Bank, C/O ABS National Services, Inc., PO Box 463023,  
 Escondido, CA 92046-3023  
 514207232 +Efif-Acm Opportunity Fund, C/O Goldman & Warshaw, PC, 34 Maple Avenue, Suite 101,  
 Pine Brook, NJ 07058-9394  
 514207233 +Harley Davidson Motor Credit Corp., Dept. 15129, Palatine, IL 60055-0001  
 514262476 +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
 514207234 +Home Depot Credit Services, PO BOX 790328, St. Louis, MO 63179-0328  
 514207235 +Massage Envy, C/O Transworld Systems, Inc., PO BOX 17221, Wilmington, DE 19850-7221  
 514207236 +Orchard Bank, HSBC Card Services, PO BOX 71104, Charlotte, NC 28272-1104  
 514207237 +Orlando Health, PO BOX 3475, Toledo, OH 43607-0475  
 514207238 +Retro Fitness-Staten Island, C/O First Credit Services, Inc, 371 Hoes Lane, Suite 300B,  
 Piscataway, NJ 08854-4143  
 514207239 +Robert B. Patel, LLC, PO BOX 80, Franklin Park, NJ 08823-0080  
 514207243 +SearsCredit Cards, Hsbc Card Services, PO BOX 71104, Charlotte, NC 28272-1104  
 514207245 +Slomin's, 125 Lauman Lane, Hicksville, NY 11801-6539  
 517150314 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517150315 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2018 00:59:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Oct 11 2018 00:59:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514374069 +E-mail/Text: bncmail@w-legal.com Oct 11 2018 00:59:39 ALTAIR OH XIII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514367329 +E-mail/Text: bncmail@w-legal.com Oct 11 2018 00:59:39 ANTIO, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514207222 +EDI: AFNIRECOVERY.COM Oct 11 2018 04:13:00 AT&T Mobility, C/O Afni, Inc,  
 404 Brock Drive, PO BOX 3427, Bloomington, IL 61702-3427  
 514330697 EDI: AIS.COM Oct 11 2018 04:13:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514207223 +E-mail/Text: ering@cbhv.com Oct 11 2018 00:59:18 Cablevision Of Raritan Valley, C/O CBHV,  
 PO Box 3495, Toledo, OH 43607-0495  
 514207225 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Citi Cards, PO BOX 6500,  
 Sioux Falls, SD 57117-6500  
 514207230 EDI: RCSDELL.COM Oct 11 2018 04:13:00 Dell Financial Services,  
 C/O Dell Customer Care Dept., PO Box 81577, Austin, TX 78708  
 514207229 +EDI: IIC9.COM Oct 11 2018 04:13:00 Deborah Gries, D.M.D., C/O IC Systems, Inc,  
 444 Highway 96 East, PO BOX 64437, St Paul, MN 55164-0437  
 516535727 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2018 00:58:52  
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516535728 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2018 00:58:52  
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154, Ditech Financial LLC f/k/a Green Tree Se,  
 LLC 57709-6154  
 514461842 EDI: RMSC.COM Oct 11 2018 04:13:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 514455517 EDI: RESURGENT.COM Oct 11 2018 04:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Oct 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514872079 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
514410356 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC,  
c/o CITIBANK SOUTH DAKOTA, N.A., POB 41067, Norfolk VA 23541  
514407817 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
POB 41067, Norfolk VA 23541  
514407824 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, c/o Sears,  
POB 41067, Norfolk VA 23541  
514348967 EDI: Q3G.COM Oct 11 2018 04:13:00 Quantum3 Group LLC as agent for, Quantum3 Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
514207241 +E-mail/Text: rwjebn@rwjbh.org Oct 11 2018 01:00:30 RWJ Health Network, PO Box 251,  
South Amboy, NJ 08879-0251  
514207240 +E-mail/Text: rwjebn@rwjbh.org Oct 11 2018 01:00:30 Robert Wood Johnson University Hospital,  
One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966  
514207244 +EDI: SEARS.COM Oct 11 2018 04:13:00 SearsCredit Cards, PO BOX 6282,  
Sioux Falls, SD 57117-6282  
514207242 +EDI: SEARS.COM Oct 11 2018 04:13:00 SearsCredit Cards, PO BOX 6283,  
Sioux Falls, SD 57117-6283  
514207246 +E-mail/Text: cop@santander.us Oct 11 2018 00:59:18 Sovereign Bank,  
PO Box 12646, Mail Code 10-6438-CC7, Reading, PA 19612-2646  
514207247 EDI: TDBANKNORTH.COM Oct 11 2018 04:13:00 TD Bank, N.A., P.O. Box 9547,  
Portland, ME 04112  
514207248 +EDI: VERIZONCOMB.COM Oct 11 2018 04:13:00 Verizon Wireless, PO BOX 4003,  
ACWORTH, GA 30101-9004  
514207249 +EDI: RMSC.COM Oct 11 2018 04:13:00 Walmart/GEICOR, PO BOX 530927, Atlanta, GA 30353-0927  
514207250 +EDI: MID8.COM Oct 11 2018 04:13:00 WebBank, C/O Midland Credit Management, Inc,  
PO Box 60578, Los Angeles, CA 90060-0578

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516468730\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor CitiMortgage Inc. nj.bkecf@fedphe.com  
Dennis M. Mahoney on behalf of Debtor Jesus G. Palacios dmmahoneypa@aol.com  
Dennis M. Mahoney on behalf of Joint Debtor Joyce Palacios dmmahoneypa@aol.com  
Jeffrey W. Herrmann on behalf of Creditor TD Bank jwh@njlawfirm.com,  
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com  
Jennifer R. Gorchow on behalf of Creditor CitiMortgage Inc. nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
rsolarz@kmlawgroup.com

TOTAL: 8